The ADWDR Scheme, 2008 covered only the overdue portion, and not the total outstanding, of the loans disbursed by Scheduled Commercial Banks, Regional Rural Banks and Cooperative Credit Institutions between April 01, 1997 and March 31, 2007, which remained unpaid until February 29, 2008. As per provisional reports, nearly 3.6 crore farmers have been provided debt waiver or are eligible for debt relief amounting to around Rs. 65,300 crore under the ADWDR Scheme, 2008.

Against the reimbursable claims of lending institutions under ADWDR Scheme, the first installment of Rs. 25,000 crore has been released by the Government in December, 2008.

Equity transactions by Demat account holders

1091. SHRI RAMACHANDRA KHUNTIA: Will the Minister of FINANCE be pleased to state:

(a) how many households participate in the securities markets and what is the number of Demat accounts in India held by individuals;

(b) what percentage of these account holders bought or sold equities on National Stock Exchange and Bombay Stock Exchange during 2007-08; and

(c) the average number of individuals (unique client accounts) who bought and sold shares on a daily basis during January, 2009?

THE MINISTER OF STATE IN THE MINISTER OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) According to the SEBI-NCAER Investor Survey of 2001, an estimated 13.08 million Indian households directly invested in equity shares or debentures or both during the financial year 2000-01. As per the data submitted by National Securities Depository Ltd. (NSDL) and Central Depository Services (India) Limited (CDSL), the total number of depository accounts held by resident individuals in both depositories as on 31.03.2008 was 1,37,35,346.

(b) and (c) The total number of individuals who traded at the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE) as a percentage of the total number of resident individual account holders in the depositories is 25% and 30% respectively. As per the information submitted by NSE and BSE, the average number of individuals (unique client accounts) who bought and sold shares on a daily basis during January, 2009 are 4.62 lakh at NSE and 2.01 lakh at BSE.

NPAs relating to retail assets

1092. SHRI RAJEEV CHANDRASEKHAR: Will the Minister of FINANCE be pleased to state:

(a) the total quantum at present and growth rate of retail assets in the Indian banking sector for the last three years, with breakup assets-wise *i.e.* credit cards, Home, automobile, two-wheeler loans, etc., bankwise; and

(b) what is the growth and trend of Non-Performing Assets (NPAs) relating to retail assets and what is the expected trend, given the slowdown of the Economy?